

could set them back years. Unfortunately, for too many, the threat of default is already a reality.

Currently, more than 8 million student loan borrowers are in default on their educational debt, and the number is growing. These are hardworking Americans—mothers, fathers, veterans, nurses, teachers, and young people—who are trying to improve their lives, but have been pulled into financial turmoil.

The 8 million people in default—a group, roughly, twice the size of Oregon—are at risk of financial ruin. Their tax refunds and Social Security benefits may be withheld. Their wages can be garnished and they can face legal action. And with damaged credit, borrowing for a home, car, or business, or even renting an apartment can be an impossible task.

What can Congress do for those who are struggling to make their student loan payments?

The answer is SIMPLE.

Today I am pleased to introduce legislation with my friend and colleague from Pennsylvania, Congressman RYAN COSTELLO. Our bill, the Streamlining Income-Driven Manageable Payments on Loans for Education, or SIMPLE Act, makes it easier for millions of at-risk student loan borrowers to access protections that are already available under the law.

Income-driven repayment plans allow borrowers to make loan payments that are based on how much they earn. So, in other words, what they can afford. As a result, they are much less likely than other borrowers to default on their debt. That is good for the borrower, their families, and local economies.

Unfortunately, too many at-risk borrowers don't know about these plans or they are unable to navigate the complicated application for enrolling, so they don't receive the benefit of lower payments. In fact, 70 percent of borrowers in default from the government's largest student loan program, the Direct Loan program, would have qualified for lower payments.

Even if borrowers enroll in income-driven repayment, they must complete a burdensome process to update information. In one study, more than half of the borrowers did not recertify their income on time. When this happens, a borrower's payments can spike and suddenly push the borrower toward delinquency and default.

In short, the government makes it unnecessarily difficult for people who are weighed down by student debt to get the help the law already affords them.

Our bipartisan SIMPLE Act streamlines the process and removes barriers that prevent borrowers from benefiting from income-driven repayment. The bill uses borrowers' existing income data to automatically provide at-risk borrowers on the verge of default with lower loan payments. The bill provides for automatic updates of borrowers' in-

come information each year, so they continue to pay what they can afford.

As college costs continue to rise and more students leave school with increasing levels of debt, it is clear that this House needs to act to make higher education more affordable for everyone. The SIMPLE Act is part of that broader effort. It works by reaching at-risk borrowers, simplifying the process to get them into a plan with repayment based on income and helping them keep their payments affordable and avoid default.

I thank Mr. COSTELLO for his partnership on this bill and urge all of my colleagues to join us in supporting this legislation.

□ 1030

HONORING THE LIFE AND SERVICE OF DALLAS KNOX

The SPEAKER pro tempore. The Chair recognizes the gentleman from Florida (Mr. JOLLY) for 5 minutes.

Mr. JOLLY. Mr. Speaker, I rise today to celebrate the life and legacy of an American patriot, a patriot who served his country with honor and distinction before passing away last month in a boating accident at only 35 years old.

Mr. Speaker, I rise today to honor Chief Warrant Officer Dallas Knox of Treasure Island, Florida. Chief Knox faithfully served his country as a Black Hawk Medevac helicopter pilot in the U.S. Army and the Army Reserve. Chief Knox had multiple deployments, including tours in Afghanistan, Iraq, and Kosovo. Chief Knox also served as a Black Hawk instructor pilot.

Having attended his memorial service, his colleagues each spoke that Dallas was one of the most gifted pilots they ever served with, a man of bravery, valor, always thoughtful, and always giving to others.

The medals Knox earned for his service speak volumes about his dedication and his commitment to the country he so loved. Knox was awarded the Meritorious Service Medal, the Army Commendation Medal, the Afghanistan Campaign Medal with Bronze Service Star, the Iraq Campaign Medal with Bronze Service Star, and the Global War on Terrorism Service Medal, among so many other awards.

Described by his family as selfless, compassionate, loving, and full of life, Chief Knox is survived by his mother, Carol, his father, Richard, sister, Kirsten, as well as loving nieces and nephews.

May God bless Chief Warrant Officer Dallas Knox, his family, and his friends; and may God bless the country Chief Knox so proudly fought for, the United States of America.

DISAPPOINTED BUT NOT DEFEATED

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Illinois (Ms. KELLY) for 5 minutes.

Ms. KELLY of Illinois. Mr. Speaker, on July 14, I stood in this very spot to express my disappointment that my Republican colleagues and leadership showed both cowardice and callousness by failing to call up a single commonsense gun violence prevention measure before leaving town for 53 days.

I rise today not just disappointed. Instead, I am ashamed; I am appalled. Republicans adjourned for a historic 7-week recess from D.C. without fulfilling their duty to the American people, and, once again, our most vulnerable communities paid the price.

I am disappointed, but I am not defeated. So I rise today to remind my colleagues of what 7 weeks of Republican inaction looks like.

In my district in Chicago, gun violence claimed the lives of 90 people and injured 375 more in August alone. This Labor Day weekend, Chicago passed 500 homicides for the year, the first time we have crossed this threshold in two decades.

Outside of my district, 7 weeks of congressional inaction meant that more than 4,100 families lost a loved one to gun violence. In 2016, gun violence has taken the lives of almost 10,000 and wounded more than 20,000; 10,000 people killed by guns in less than 9 months—10,000.

When will this number be high enough for us to take action? Who has to die for us to have the courage to pass commonsense gun legislation? Why does Democrats sitting in protest outrage Republicans, but 10,000 deaths merits no response?

We have heard the majority threaten to admonish Democrats for speaking the truth, but 10,000 lives lost to guns gets nothing—no votes, and 7 weeks of inaction.

In this D.C. bubble, it is easy to forget that 10,000 isn't just a number. They are 10,000 mothers, fathers, sons, and daughters. Behind each gun death is a family who once celebrated a life, but now mourns the loss of a loved one.

Behind each gun death, there is a fearful mother now too afraid to let her children play outside. Behind each gun death, another small-business owner debates closing up shop for good.

While it is no secret that gun violence affects all communities across our Nation, it is our most underserved neighborhoods that are the most devastated. Congressional inaction allows the most vulnerable in our Nation to continue to suffer.

So I urge my colleagues, let's use this time in September wisely. Let's work together and pass legislation that will reduce gun violence in our communities.

I am not just talking about a need to pass commonsense measures that keeps guns out of the hands of those seeking to do harm. I am talking about a comprehensive approach that addresses the root causes of this gun violence epidemic.

Too often we boil down this complex problem to talking points about comprehensive background checks, closing

loopholes, and improving mental health services when, in reality, it is also about economic opportunity, building trust between the community and law enforcement, as well as passing these commonsense gun violence prevention measures.

In April, I launched the Urban Progress, or UP, Initiative to address these root causes of gun violence. UP partners with local community leaders, activists, business leaders, and elected officials to promote economic opportunity, improve community policing, and build on commonsense gun violence prevention strategies.

With the input from the UP Initiative partners and many of my colleagues here in the House, I introduced the Urban Progress Act, a bill that would ensure that the Federal Government remains committed to reducing the gun violence ravaging our communities.

My bill would reinvest in our economically underserved communities, take steps to restore the vital trust between law enforcement officers and the community, and would keep guns out of the hands of those seeking to do harm.

Mr. Speaker, let's talk about these issues in my bill. Let's debate them. Let's vote on them. I urge my colleagues to listen to the American people.

Lastly, I am outraged that anyone would accuse the President of starting any type of racial issue. The President has spoken about gun violence prevention and preventing cops from getting killed and preventing innocent people from getting killed also, so I am outraged to hear these statements.

SUICIDE PREVENTION MONTH

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. MURPHY) for 5 minutes.

Mr. MURPHY of Pennsylvania. Mr. Speaker, since September 1, the first day of National Suicide Prevention Month, 944 Americans have died by suicide, including 160 veterans.

Since the passage of H.R. 2646, the mental health reform act, in the House of Representatives in July, 7,552 Americans have died from suicide, including 1,280 veterans.

I had the honor of meeting the parents of Sergeant Daniel Somers, who served bravely in Operation Iraqi Freedom. On June 13, 2013, Daniel took his own life after suffering from PTSD and traumatic brain injury. His family is heartbroken.

He left a letter for his family before he took his own life, and I would like to share his words. He wrote:

I am sorry that it has come to this. The fact is, for as long as I can remember, my motivation for getting up every day has been so that you would not have to bury me. As things have continued to get worse, it has become clear that this alone is not a sufficient reason to carry on.

The fact is I am not getting better, I am not going to get any better, and I will most certainly deteriorate further as time goes on. From a logical standpoint, it is better to simply end things quickly and let any repercussions from that play out in the short term than to drag things out into the long term.

I really have been trying to hang on for more than a decade now. Each day has been a testament to the extent to which I cared, suffering unspeakable horror as quietly as possible so that you could feel as though I was still here for you. In truth, I was nothing more than a prop, filling space so that my absence would not be noted. In truth, I have already been absent for a long, long time.

My body has become nothing but a cage, a source of pain and constant problems . . . It is nothing short of torture. My mind is a wasteland, filled with visions of incredible horror, unceasing depression, and crippling anxiety.

Is it any wonder then that the latest figures show 22 veterans killing themselves each day? That is more veterans than children who were killed at Sandy Hook every single day. Where are the huge policy initiatives?

Well, Mr. Speaker, this is a letter that did not have to be written. I can't even imagine the grief of the parents of Daniel, but I also know that they want to spare other parents the same kind of grief.

I continue to practice psychology at Walter Reed National Military Medical Center at Bethesda. I work with veterans who, like Daniel, suffer from depression and PTSD and traumatic brain injury. I have seen firsthand that, with treatment, these soldiers can and do get better.

When our brave men and women come home, they and their families deserve better care. Yet we do not have enough crisis psychiatric hospital beds. Half the counties in America have no psychiatrists or no psychologists. And for every 1,000 people with an addiction disorder, only 6—only 6—get evidence-based care, and families are blocked from helping by a massive bureaucracy.

So we can read more sad letters like Daniel's, or we can act. The House answered that call on July 6, 2016, when we passed, by a near-unanimous vote, H.R. 2646, the Helping Families in Mental Health Crisis Act. But it only works and it only gives help if it is signed into law.

I don't want any more moments of silence for Daniel or the thousands of other veterans or citizens who have died by suicide. We don't need more moments of silence. We need times of action. Those moments of silence are a slap in the face to the mothers and fathers who struggle to get help for their sons and daughters.

So I ask: How can the Senate even contemplate the talk of going home before this is passed with this death toll climbing, even when they have the solution in their hands?

Indecision and politics are overruling compassion and common sense. What about veterans like Daniel, for whom help never came?

On behalf of those silenced voices, I call upon the Senate to take action and

pass H.R. 2646 before they go home at the end of September. We must have treatment before tragedy. We must provide mental health support. After all, 90 percent of suicide deaths have a co-occurring mental illness. Otherwise, what will we tell those family members who find the next suicide note, that when there was a chance to act, Congress went home?

These veterans will never go home. These thousands of other people who commit suicide, nonveterans, will never go home again, and the Senate should not go home again in September without passing H.R. 2646.

Remember, where there is help, there is hope.

NATIONAL SUICIDE PREVENTION MONTH

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. BLUMENAUER) for 5 minutes.

Mr. BLUMENAUER. Mr. Speaker, it is a pleasure for me to follow my good friend, Dr. MURPHY, on the floor. I appreciate his tireless efforts in terms of mental health and of suicide prevention. I was pleased this week to introduce with him legislation to recognize September as National Suicide Prevention Month.

We have this ritual of designating certain days, weeks, and months in honor of issues that can be momentous and sometimes arcane, but this one is existential.

We are looking at a time of great division not just in Congress but in American society. Suicide prevention ought to be a great unifier. We lose five lives every hour to a cause that is usually treatable and often preventable. The nature of the suicide epidemic, which has been increasing every year for the last decade, has the power to unite and bring people together to make a difference.

I applaud him for his work on the mental health legislation. I hope that we are all encouraged and emboldened, particularly as relates to our veterans, and his work there is commendable.

We are losing a veteran almost every hour to suicide. It is also the second leading cause of death among young people ages 10 to 34, yet people who commit suicide almost always show symptoms that could be diagnosed and treated.

In addition to the tragic disruption on individuals and families, it is estimated that suicide results in \$44 billion in combined economic and work costs. It is a national crisis and a tragedy that has touched almost every family I know.

The area of suicide prevention is one of shared passions that can contribute to solutions. For mental health professionals, it is rich with possibilities. If you are concerned about gun violence, this is an area of opportunity. Those who attempt suicide with a firearm are successful about 85 percent of the time.